

UNITED STATES BANKRUPTCY COURT
Southern District of New York

In re Michael C. Finnegan

Debtor

Case No. 17-36469

Reporting Period: Jun-18

Social Security # _____

(last 4 digits only)

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	<u>MOR-1 (INDV)</u>	X	X
Bank Reconciliation (or copies of debtor's bank reconciliations)	<u>MOR-1 (CONT)</u>	X	
Copies of bank statements		X	
Disbursement Journal	<u>MOR-2 (INDV)</u>	X	
Balance Sheet	<u>MOR-3 (INDV)</u>	X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	<u>MOR-4 (INDV)</u>	X	
Status of Secured Notes, Leases	<u>MOR-5 (INDV)</u>	X	
Debtor Questionnaire	<u>MOR-6 (INDV)</u>	X	

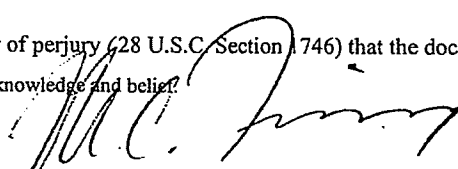
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date


July 18, 2018

In re Michael C. Finnegan

17-36469

Debtor

Reporting Period:

Jun-18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

Cash - Beginning of Month	\$27,679.86	
RECEIPTS		
Wages (Net)	\$8,594.67	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Refunds		
Other Income	\$0.72	
Total Receipts	\$8,595.39	\$36,275.25
DISBURSEMENTS		Outstanding Checks
ORDINARY DISBURSEMENTS		June 30 (see p.3)
Mortgage Payment(s)		\$1,717.40
Rental Payment(s)		\$1,053.00
Utilities-Home		
Utilities - Apt		\$490.00
Dry Cleaning/Laundry	\$9.00	
Cable-Internet -Spectrum (Apt)	\$31.28	
Cable Internet-Optimum-(Home)		
Verizon	\$284.93	
Insurances USAA (Home/Auto)	\$24.10	
Auto Expense	\$353.06	
Car Payments	\$447.33	
IRA Contributions	\$400.00	
Repairs and Maintenance (Home)	\$444.40	\$4,750.00
Repairs & Maintenance (Car)	\$194.47	
Parking	\$29.55	
Medical Expenses	\$114.98	
Meals	\$299.53	
Health & Health Insurance	\$99.98	
Groceries & Hygiene	\$284.41	
Household Goods & Postage	\$288.56	
Charitable Contributions	\$50.00	
Clothing	\$43.96	
Taxi/Uber/Ez Pass	\$67.90	
Travel	\$243.21	
Entertainment Boks & Magazines	\$379.92	
Gifts	\$279.66	
Bank Fees		
Cash Disbursements (See Schedule p.5)	\$472.83	
Other (Bank Transfers -See Schedule p.5)		
Total Ordinary Disbursements	\$4,843.06	\$8,010.40
REORGANIZATION ITEMS		
Professional Fees (Legal)		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	\$4,843.06	\$12,853.46
Net Cash Flow (Total Receipts - Total Disbursements)	\$3,752.33	\$23,421.79
Cash - End of Month (Must equal reconciled bank statement)	\$31,019.37	\$23,008.97

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

Account	MCF Key Bank DIP Acct	Date	Transferred From	Transferred To
Account Number				

Deposits

\$4,297.34	13-Jun	NYS
<u>\$4,297.33</u>	27-Jun	NYS
<u>\$8,594.67</u>		

<u>Transfers In</u>	<u>\$3,000.00</u>	29-Jun	Key Svgs # 1
<u>Total</u>	<u>\$11,594.67</u>		

Transfers Out

Account	MCF Key Bank "Hassle Free" (Internet Bank'g Acct)	Date	Transferred From
Account Number			

<u>Transfers In</u>	<u>\$3,000.00</u>	29-Jun	Key Svgs #
	<u>\$3,000.00</u>		

TransfersOut

Account	MCF Key Bank Savings Acct	Date	Transferred To
Account Number			

Transfers Out

\$100.00	7-Jun	Rob Chkng
\$300.00	20-Jun	Mikey Chkng
\$3,000.00	29-Jun	Key DIP Checking
<u>\$3,000.00</u>	29-Jun	Key "Hassle Free"
<u>\$6,400.00</u>		

DEPOSITS IN TRANSIT					
CHECKS OUTSTANDING	Month End (June 30)				
			<u>EXPENSES</u>		
28-Jun		OCWEN	Mortgage Payme	\$1,717.40	
28-Jun		10 Plus 10	Rent Payment	\$1,053.00	
28-Jun		Click n' Pay	Utilities	\$490.00	
28-Jun		Anderson Drilling	Well Repairs-Ho	\$4,750.00	

In re Michael C. Finnegan
Debtor

Case No. 17-36469
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BANK RECONCILIATIONS

Health Savings Accounts

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

Account Name	MCF Key Bank 2018 Health Svgs Acct	HSB 2017 Joint Health Svgs Acct-	Total All Accounts
Account Number		3	
Beginning Balance/Month	\$7,732.00	\$1,251.62	\$8,983.62
BALANCE PER BOOKS	\$7,504.86	\$1,220.47	\$8,725.33
BANK BALANCE			
(+) DEPOSITS (ATTACH LIST)			
(-) OUTSTANDING CHECKS (ATTACH LIST):			
OTHER Expenses, Transfers & Service Fees (See Statement Attached)	\$227.14	\$31.15	\$258.29
ADJUSTED BANK BALANCE * (3/31)	\$7,504.86	\$1,220.47	\$8,725.33

In re Michael C. Finnegan
Debtor

Case No. 17-36469
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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	\$430,000.00	\$430,000.00
Other Property (attach schedule)	\$2,900,000.00	\$2,900,000.00
TOTAL REAL PROPERTY ASSETS	\$3,330,000.00	\$3,330,000.00

SCHEDULE B PERSONAL PROPERTY		
Cash on Hand	\$320.00	
Bank Accounts	\$31,019.37	
Security Deposits	\$900.00	
Household Goods & Furnishings	\$500.00	
Books, Pictures, Art	\$100.00	
Wearing Apparel	\$800.00	
Furs and Jewelry	\$0.00	
Firearms & Sports Equipment	\$0.00	
Insurance Policies		
Annuities		
IRAs	\$205,100.00	
Retirement & Profit Sharing (401-K)	\$275,750.00	
Stocks	\$0.00	
Partnerships & Joint Ventures	\$0.00	
Government & Corporate Bonds	\$0.00	
Accounts Receivable	\$0.00	
Alimony, maintenance, support or property settlement	\$0.00	
Other Liquidated Debts	\$0.00	
Equitable Interests in Schedule A property		
Contingent Interests	\$0.00	
Other Claims	\$0.00	
Patents & Copyrights	\$0.00	
Licenses & Franchises	\$0.00	
Customer Lists	\$0.00	
Autos, Trucks & Other Vehicles	\$3,500.00	Net Value
Boats & Motors	\$0.00	
Aircraft	\$0.00	
Office Equipment	\$500.00	
Machinery, supplies, equipment used for business	\$0.00	
Inventory	\$0.00	
Animals	\$0.00	
Crops	\$0.00	
Farming Equipment	\$0.00	
Farm Supplies	\$0.00	
Other Personal Property (attach schedule)	\$0.00	
TOTAL PERSONAL PROPERTY	\$518,489.37	
TOTAL ASSETS	\$3,848,489.37	

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)		

[illegible]

In re Michael C, Finnegan
Debtor

Case No. 17-36469
Reporting Period: Jun-18

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage		0	0	0	0	0
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (list creditor)						
Central Hudson	\$0					
Verizon	\$0					
ECO Contracting	\$12,750					
Andersen Wells						
Total Post-petition Debts	\$12,750					

Explain how and when the Debtor intends to pay any past due post-petition debts.

From NYS Pay Checks & Future Retirement/Pension Payments

[illegible]

In re Michael C. Finnegan

Debtor

Case No. 17-36469

Reporting Period: Jun-18

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?	X	
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

09Jul

check # 1128

-\$4,750.00

Date

Monday, July 9, 2018

Online Description
CHECK # 1128Edit

Check Number
00000001128

Amount of the Check
\$4,750.00

How this will appear on your statement
CHECK # 1128

MICHAEL C. FINNEGAN
DEBTOR IN POSSESSION
20 PARK ST. APT 1-5
ALBANY NY 12207-1804

June 28 2018
Date
29-7/213 575

1128

Pay to the
Order of

Abraham Applebaum Inc
\$ 4,750

From Thompson & Son's Personal Paying
Dollars



KeyBank National Association
1-800-KEY2YOU® Key.com®

Key Privilege Select

For *Wells Payment*

M.C. Finney

1128

DOCT. NAME OF THE REPORT
INVESTIGATION OF THE CASE

Robert J. [Signature]

29Jun ✓ check # 1127
Check

-\$400.00



Date
Friday, June 29, 2018

Online Description
CHECK # 1127Edit

Check Number
00000001127

Amount of the Check
\$400.00

How this will appear on your statement
CHECK # 1127

MICHAEL C. FINNEGAN DEBTOR IN POSSESSION 20 PARK ST. APT 1-5 ALBANY NY 12207-1604		1127 29-7/213 575
<u>June 28, 2018</u> Date		
Pay to the Order of <u>Charles Schwab</u>	<u>\$ 400.-</u>	
<u>Four Hundred & 00/100</u>	Dollars	
 KeyBank National Association 1800-KEY2YOU® Key.com®	Key Privilege Select	
For <u>1684 3486 (2018)</u>	<u>McFinnigan</u>	
⑆021300077⑆	1127	

<p>For Deposit Only Lack of Endorsement Guaranteed Charles Schwab & Co. 2018-06-29 187837002</p> <p>20180629900003070309300003</p>	<p>DEPOSIT HERE IF NO ENDORSEMENT</p>
--	---------------------------------------

01Jun check # 1078
Check

-\$50.00

Date
Friday, June 1, 2018

Online Description
CHECK # 1078Edit

Check Number
00000001078

Amount of the Check
\$50.00


How this will appear on your statement
CHECK # 1078

MICHAEL C. FINNEGAN
20 PARK ST. APT. 1-5
ALBANY, NY 12207-1604

1078
29-7/213
575

May 17, 2018
Date

Pay to the Order of Irish American Heritage Museum \$ 50.-
Fifty & 00/100 Dollars

 KeyBank National Association
1-800-KEY2YOU® Key.com®

Key Privilege Select

 PhotoSafe Deposit®
Details on back

For _____

M.C. Finnegan

06/01/2018 11:18 PETERJI 410694323125 KeyBank NA >021300077<

Irish American Heritage Museum
370 Broadway, Albany, NY 12207

FOR DEPOSIT ONLY

29Jun



check # 1127
Check

-\$400.00

Date
Friday, June 29, 2018

Online Description
CHECK # 1127Edit

Check Number
00000001127

Amount of the Check
\$400.00

How this will appear on your statement
CHECK # 1127

MICHAEL C. FINNEGAN
DEBTOR IN POSSESSION
20 PARK ST. APT 1-5
ALBANY NY 12207-1604

1127

29-7/213
575

June 28, 2018
Date

Pay to the
Order of Charles Schwab

\$ 400.-

Four Hundred & 00/100

Dollars



Photo
Safe
Deposit
Circle on back



KeyBank National Association
1800-KEY2YOU® Key.com®

Key Privilege Select

For 1684 3486 (2018)

Mc. Finney

1127

Farland Clarke

20180629900003070309300003

For Deposit Only Lack of Endorsement
Guaranteed Charles Schwab & Co.
2018-06-29 187837002

20180629900003070309300003

Co-browse

Protect your family's assets with Key Investment Services®.



All Accounts

Get Started

Key Privilege Select Checking -

\$6,399.38

Available Balance

My Upcoming Activities for this Account

There are no scheduled Payments or Transfers

Date	Description	Amount	
Jul 11	Pending: Checking Account Deposit Dep	\$4,297.33	
Jul 10	Pending: Signed Purchase La Stazione Pos	-\$64.80	
	Pos Mac Friendly Servic New Paltz Ny	-\$39.89	
	Pos Mac Lowe's #1784 2 Glenmont Ny	-\$27.61	
Jul 09	Check # 1128	-\$4,750.00	
	Squ*Sq *Michele Albany Ny Usa	-\$12.25	Co-browse

Key Privilege Select Account Statement

June 30, 2018



P.O. Box 93885
Cleveland, OH 44101-5885

31 T 5750 EM
MICHAEL C FINNEGAN
20 PARK ST APT 4-14
ALBANY NY 12207-1616

Consolidated Account Snapshot

	Value on 5/31,	Value on 6/30	Change in value
Checking & Savings	\$27,180.15	\$30,532.48	\$3,352.33
Investments & Trust	0.00	0.00	0.00
Retirement	0.00	0.00	0.00
Total Assets	\$27,180.15	\$30,532.48	\$3,352.33
Total Loans & Credit Balance	\$0.00	\$0.00	\$0.00

See Summary of Accounts on page 2 for more information.

How To Contact Us

YOUR RELATIONSHIP MANAGER

MCCARTHY, CHRISTOPHER, (518) 432-7521, CHRISTOPHER_MCCARTHY@KEYBANK.COM

YOUR LOCAL OFFICE

112 Grand Concourse
ALBANY, NY 12220

CLIENT SERVICES

Toll-Free
1-800-336-4750

VIEW YOUR ACCOUNT

www.key.com

**Key Privilege Select
Account Statement**
June 1 - June 30, 2018

 **Summary of Accounts**

Asset Accounts

Checking and Savings	Account number	Last statement value	Total Account Value on 6/30	Income this period	Income year-to-date	Details on page
Key Privilege Select Checking		\$2,518.13	\$12,134.10	\$0.60	\$9.10	3
KeyBank Hassle-Free Account		8,668.57	8,804.81	0.00	0.00	7
Key Active Saver		15,993.45	9,593.57	0.12	1.70	10
TOTAL ASSETS		\$27,180.15	\$30,532.48	\$0.72	\$10.80	

Current News

Key Privilege Select Account Statement

MICHAEL C FINNEGAN
Account number: 5
June 1 - June 30, 2018



Account Summary

Account No.	Balance on 5/31	\$2,518.13
Account offered by KEYBANK NATIONAL ASSOCIATION	Deposits and other additions	11,595.27
Account held by MICHAEL C FINNEGAN	Checks paid	450.00
	Debit card/ATM withdrawals	1,529.30
	Other withdrawals	0.00
	Balance on 6/30	\$12,134.10
	Number of days this period	30

Please see the end of this statement for important legal information about this account.

How To Contact Us

Please send inquiries to:
P.O. Box 93885
Cleveland, OH 44101-5885, or
Call Key Privilege Client Services at:
1-800-336-4750

Sweep Investments Summary

FDIC Insured Deposits Description	Market value on 5/31	Market value on 6/30	Interest this period	Interest this year	Allocation sweeps in (%)	Annual % yield earned
Key Privilege Select Checking	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00
FDIC Insured Deposit Acct	2,518.13	12,134.10	0.60	9.10	100	0.15
Total FDIC Insured deposits	\$2,518.13	\$12,134.10	\$0.60	\$9.10		
Total Account	\$2,518.13	\$12,134.10	\$0.60	\$9.10	100%	

Rewards

Rewards point balance, as of 06/28/2018 17815

Rewards number	Name
-----	MICHAEL C FINNEGAN

Key Privilege Select Account Statement

MICHAEL C FINNEGAN
Account number
June 1 - June 30, 2018



Activity Detail

Deposits and Other Additions		Description	Amount
Date			
6/13		DIRECT DEPOSIT, NEW YORK STATE DIR DEP	\$4,297.33
6/27		DIRECT DEPOSIT, NEW YORK STATE DIR DEP	4,297.34
6/29		INTERNET TRF FR DDA	3,000.00
6/29		INTEREST PAYMENT	0.60
Total Deposits and Other Additions			\$11,595.27

Checks Paid		Number	Date paid	Amount
Number				
1078		1127*	6/29	400.00
Total Checks Paid				\$450.00

*Break in check number sequence.

Debit Card/ATM Withdrawals		Description	Amount
Date			
6/4		UBER *TRIP E4 800-592-8996 CA USA	\$7.88
6/4		ATM KEY 112 GRAND CONCOURS ALBANY NY	300.00
6/5		UBER *TRIP AR 800-592-8996 CA USA	8.02
6/8		ATM KEY 112 GRAND CONCOURS ALBANY NY	300.00
6/15		ATM KEY 112 GRAND CONCOURS ALBANY NY	60.00
6/15		ATM KEY 112 GRAND CONCOURS ALBANY NY	300.00
6/15		Vintage Wine Ba Albany NY USA	175.96
6/18		SAVE MOR CLEAN SCHENECTADY NY USA	9.00
6/19		LOGANS DEL & M ALBANY NY USA	9.62
6/19		LOGANS DEL & M ALBANY NY USA	7.55
6/21		POS MAC WHOLEFDS 1425 ALBANY NY	57.41
6/21		POS MAC SUNOCO 06685911 MODENA NY	37.90
6/21		POS MAC SUNOCO 06685911 MODENA NY	124.69
6/22		LIBERAN-COLONIE ALBANY NY USA	34.78
6/25		SUNOCO 02255370 MONTVALE NJ USA	2.00
6/27		ALBANY PARKING ALBANY NY USA	2.70
6/29		STARBUCKS 4NY05 RUBY NY USA	91.79
6/29		POS EXA JIFFY LUBE #19 DELMAR NY	\$1,529.30
Total Debit Card/ATM Withdrawals			

Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number:

June 1 - June 30, 2018



Activity Detail (continued)

Aggregate Overdraft and Returned Item Fees	Total for this Period	Total Year-to-Date	
		This Year	Prior Year
Total Overdraft Fees	\$0.00	\$38.50	\$0.00
Sweep Activity			
Description		Amount	
Total sweeps into FDIC Insured Deposit Acct		\$11,098.18	
Total sweeps out of FDIC Insured Deposit Acct		\$1,482.81	

Sweep activity reflects purchases and sales of funds made to cover activity in your Sweep Checking Account. They are shown here as a confirmation of activity. These transactions are not needed to balance your checkbook.



Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number

June 1 - June 30, 2018

Account Update

Important information regarding changes that pertain to the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions.

At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions* you received at the time you opened your Account, as amended.

The following changes will be made to the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions*.

Section 7. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES

KeyBank ATM Card Charge will be revised by removing the \$1.00 monthly KeyBank ATM Card fee assessed if you only possessed a KeyBank ATM Card and not one of KeyBank's Debit Mastercards. Assessment of this fee has been discontinued.

Effective May 11, 2018, Card Replacement Charge will be revised by removing the sentence 'If you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.

Important Information about Changes to the KeyBank Rewards Program Point Guide

Beginning May 11, 2018, Introductory Bonus Points for Debit Card Transactions, Online Bill Pay, Automated Debit/Credit, and Credit Cards will no longer be printed in the Rewards Point Guide. KeyBank may offer various Introductory Bonus Point offers from time to time. Consult your local Branch, go to key.com/rewards, or call 1-800-KEY2YOU for current Bonus Point offers. Automated Debit/Credit transaction points will not be offered for any type of person to person payments effected through the ACH network or any other processing channel once KeyBank offers a person to person payment service. To review the updated terms and conditions go to key.com/rewards and click on Consumer Agreements and Disclosures at the bottom of the page.

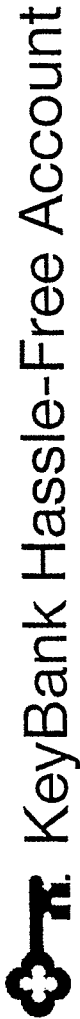
If you have any questions about any of these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions* is available at any local KeyBank branch or online at key.com.

Effective April 30, 2018, KeyBank will no longer offer American Express Travelers Cheques.

Key Privilege Select Account Statement

MICHAEL C FINNEGAN
Account number: 00000000000000000000
June 1 - June 30, 2018



Account Summary

Account No. :	Balance on 5/31	\$8,668.57
Account offered by KEYBANK NATIONAL ASSOCIATION	Deposits and other additions	3,000.00
Account held by MICHAEL C FINNEGAN	Checks paid	0.00
	Debit card/ATM withdrawals	2,563.76
	Other withdrawals	300.00
	Balance on 6/30	\$8,804.81
	Number of days this period	30

Please see the end of this statement for important legal information about this account.

How To Contact Us

Please send inquiries to:
P.O. Box 93885
Cleveland, OH 44101-5885, or
Call Key Privilege Client Services at:
1-800-336-4750

Activity Detail

Date	Description	Amount
6/29	INTERNET TRF FR 1	3290
Total Deposits and Other Additions		\$3,000.00

Date	Description	Amount
6/1	EMPIRE ST PLZA ALBANY NY USA	\$7.55
6/4	EMPIRE ST PLZA ALBANY NY USA	9.05
6/4	SXM*SIRIUSXM.CO 888-635-5144 NY USA	102.68
6/4	POS MAC SINOCCO 03956919 ALBANY NY	38.83
6/4	THE QUIET MAN P PEEKSKILL NY USA	88.25
6/4	DDL*WUGENIX 888-2285146 NC USA	74.98
6/5	LOGANS DELI & M ALBANY NY USA	11.02
6/5	LOGANS DELI & M ALBANY NY USA	7.55
6/7	POS MAC USPS PO 3 25 E ALBANY NY	23.31
6/7	WU*DRIVETIME 800-967-8526 AZ USA	447.33
6/11	POS MAC LOWE'S #1784 2 GLENMONT NY	317.72
6/11	POS MAC LOWE'S #1784 2 GLENMONT NY	126.68
6/11	HONEST WEIGHT F ALBANY NY USA	8.95
6/12	POS MAC USPS PO 3 25 E ALBANY NY	1.42

Key Privilege Select Account Statement

MICHAEL C FINNFGAN
Account number.
June 1 - June 30, 2018



Activity Detail (continued)

Debit Card/ATM Withdrawals			Description	Amount
6/13			INTL LIVING 800-6812402 MD USA	7.00
6/13			POS MAC USPS PO 3 25 E ALBANY NY	34.70
6/14			EMPIRE ST PLZA ALBANY NY USA	7.55
6/14			PARISH PUBLIC H ALBANY NY USA	66.28
6/15			EMPIRE ST PLZA ALBANY NY USA	9.13
6/15			POS MAC SUNOCO 03444148 COXSACKIE NY	37.08
6/15			POS MAC USPS PO 3 25 E ALBANY NY	22.26
6/18			LOGANS DELI & M ALBANY NY USA	9.67
6/18			AmazonPrime Mem amzn.com/prime WA USA	14.03
6/18			POS MAC LOWE'S #1784 2 GLENMONT NY	81.78
6/18			Glenmont Car Wa GLENMONT NY USA	12.96
6/19			AMAZON MKTPACE AMZN.COM/BILL WA USA	43.98
6/19			Amazon.com AMZN.COM/BILL WA USA	25.93
6/20			PP*Patsy s Barb ALBANY NY USA	25.00
6/21			RENAISSANCE ALB ALBANY NY USA	45.80
6/25			INTL LIVING 800-6812402 MD USA	92.00
6/26			THE CITY BEER H ALBANY NY USA	42.16
6/27			CROSSROADS BREW ATHENS NY USA	65.00
6/27			POS MAC QUICK CHEK #100 KINGSTON NY	50.00
6/28			OLDE ENGLISH ALBANY NY USA	93.84
6/28			MARINER'S HARBO KINGSTON NY USA	279.66
6/28			PUBLIC HOUSE 42 ALBANY NY USA	11.02
6/29			ALBANY PUMP STA ALBANY NY USA	28.80
6/29			PUBLIC HOUSE 42 ALBANY NY USA	33.00
6/29			THE QUIET MAN P PEEKSKILL NY USA	159.81
Total Debit Card/ATM Withdrawals				\$2,563.76

Other Withdrawals			Description	Charge	Amount
6/29			WITHDRAWAL BRANCH 0575 NEW YORK		\$300.00
Total Other Withdrawals					\$300.00



Key Privilege Select Account Statement

MICHAEL C FINNEGAN

Account number:

June 1 - June 30, 2018

Account Update

Important information regarding changes that pertain to the Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions.

At KeyBank, we are committed to providing you with information regarding changes pertaining to your debit card or ATM card. This notification amends the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions* you received at the time you opened your Account, as amended.

The following changes will be made to the *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions*.

Section 7. CHARGES FOR TRANSACTIONS, TRANSFERS AND OTHER SERVICES

KeyBank ATM Card Charge will be revised by removing the \$1.00 monthly KeyBank ATM Card fee assessed if you only possessed a KeyBank ATM Card and not one of KeyBank's Debit Mastercard. Assessment of this fee has been discontinued.

Effective May 11, 2018, **Card Replacement Charge** will be revised by removing the sentence 'If you request a replacement Card a charge of \$5.00 will be assessed.' The \$5.00 Card Replacement Charge will no longer be assessed.

Important Information about Changes to the KeyBank Rewards Program Point Guide

Beginning May 11, 2018, Introductory Bonus Points for Debit Card Transactions, Online Bill Pay, Automated Debit/Credit, and Credit Cards will no longer be printed in the Rewards Point Guide. KeyBank may offer various Introductory Bonus Point offers from time to time. Consult your local Branch, go to key.com/rewards, or call 1-800-KEY2YOU for current Bonus Point offers. Automated Debit/Credit transaction points will not be offered for any type of person to person payments effected through the ACH network or any other processing channel once KeyBank offers a person to person payment service. To review the updated terms and conditions go to key.com/rewards and click on Consumer Agreements and Disclosures at the bottom of the page.

If you have any questions about any of these changes, please call the phone number on this statement.

Please read and retain this important information with all of your Account opening Agreements and Disclosures. A complete copy of the revised *Disclosure Statement and Terms and Conditions for Electronic Fund Transfer Transactions* is available at any local KeyBank branch or online at key.com.

Effective April 30, 2018, KeyBank will no longer offer American Express Travelers Cheques.

Key Privilege Select Account Statement

MICHAEL C FINNEGAN
Account number: 0000000000000000
June 1 - June 30, 2018

How To Contact Us

Please send inquiries to:
P.O. Box 93885
Cleveland, OH 44101-5885, or
Call Key Privilege Client Services at:
1-800-336-4750



Account Summary

Account No. :	Balance on 5/31	\$15,993.45
Account offered by KEYBANK NATIONAL ASSOCIATION	Deposits and other additions	0.12
Account held by MICHAEL C FINNEGAN	Checks paid	0.00
	Debit card/ATM withdrawals	0.00
	Other withdrawals	6,400.00
	Balance on 6/30	\$9,593.57
	Number of days this period	30

Please see the end of this statement for important legal information about this account.

Interest Summary

Number of days this period	30
Annual percentage yield earned	0.01%
Interest paid this period	\$0.12
Interest paid this year	\$1.70

Activity Detail

Deposits and Other Additions		Amount
Date	Description	
6/29	INTEREST PAYMENT	\$0.12
Total Deposits and Other Additions		\$0.12
Other Withdrawals		Amount
Date	Description	Charge
6/7	INTERNET TRF TO CLIENT-ADDED TRANSFER ACCOUNT	\$100.00
6/20	WITHDRAWAL BRANCH 0575 NEW YORK	300.00

Key Privilege Select Account Statement

MICHAEL C FINNIEGAN

Account number: 1

June 1 - June 30, 2018



Activity Detail (continued)

Other Withdrawals		Description	Charge	Amount
Date				
6/29		INTERNET TRF TO L	3290	3,000.00
6/29		INTERNET TRF TO D	3290	3,000.00
Total Other Withdrawals				\$6,400.00



Key Privilege Select Account Statement

MICHAEL C FINNIEGAN

Account number: _____

June 1 - June 30, 2018

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Effective April 30, 2018, KeyBank will no longer offer American Express Travelers Cheques.

Key Privilege Select Account Statement

June 1 - June 30, 2018

Key. Balancing Your Account

Instructions

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your agreement. The suggested steps below will help you balance your account.

1. Update your checkbook:

- Enter checks shown on the statement and not previously entered.
- Deduct items not previously recorded such as loan payments, automatic transfers to other accounts, interest withholding and service charges.
- Add items not previously recorded such as loan advances from your line of credit, interest earned, and automatic transfers from other accounts.

2. Now that your checkbook is up-to-date, complete sections 1, 2, and 3. If final amounts do not agree:

- Check for recording or arithmetic errors.
- Make sure all withdrawals and deposits are on your statement.
- Review addition and subtraction of entries in your checkbook since you balanced your last statement.
- If there are any discrepancies on your statement notify the bank immediately.

SECTION 1

Checks & Withdrawals Outstanding

List all checks & withdrawals that are not shown on this statement.

[illegible]

SECTION 2

Deposits & Additions Outstanding

List all deposits & additions that are not shown on this statement.

<i>Date</i>	<i>Deposit #</i>	<i>Amount</i>
TOTAL		

SECTION 3

Statement Balancing

Now complete the following steps.

A. Closing balance
shown on this statement

► **B. Deposits and additions outstanding**

C. Add lines A and B

D. Checks and withdrawals outstanding

E. Subtract Line D from C

YOUR CHECKBOOK SHOULD NOW BALANCE.

Total checks and withdrawals outstanding.
Enter this total in Section 3, Line D.

Total deposits and additions outstanding.
Enter this total in Section 3, Line 8.

Key Privilege Select Account Statement

June 1 - June 30, 2018

Information About Your Accounts

FDIC INSURED INVESTMENTS

FDIC Insured Investments may include:

FDIC Variable Rate Deposit, Cash Asset Plus, balances in the FDIC insured sweep options for Key Privilege Checking, Key Privilege Select Checking, Private Banking Sweep Checking and money in other checking accounts, savings accounts and Certificates of Deposit.

FDIC Insurance Information:

The products set forth in the paragraph above are all eligible for federal deposit insurance from the FDIC up to the maximum applicable limit in principal and accrued interest per depositor in each recognized legal capacity (such as individual or joint account).

PREAUTHORIZED CREDITS AND ELECTRONIC FUNDS TRANSFERS.

Preauthorized credits, if you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at the number on the first page of your statement to find out if the deposit has been made.

Questions or errors on electronic funds transfers. If you have questions on your electronic funds transfers or believe you find errors with them, please call us at the phone number indicated on the first page of this statement or write us at the address listed below*, as soon as you can. We must hear from you within sixty (60) days after we sent you the statement on which the problem or error FIRST appeared.

*KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

FDIC INSURED INVESTMENTS (continued) COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV - Transfer to Savings Account
XFER FROM SAV - Transfer from Savings Account
XFER TO CKG - Transfer to Checking Account
XFER FROM CKG - Transfer from Checking Account
PMT TO CR CARD - Payment to Credit Card
ADV CR CARD - Advance from Credit Card

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.